

A blue banner with white line-art icons including a thumbs up, a calculator, a smartphone, a speech bubble, a gear, a megaphone, a lightbulb, a location pin, an eye, and another thumbs up.

COVID-19

Northwest Wisconsin Regional Partner Update

Wednesday, March 25th 2PM-3PM

For Audio, please call:
1-855-947-8255
Passcode: 7502005#

AGENDA

⌘ 2:00-2:05:

Crystal Rohde, NWRPC/Visions Northwest – Welcome
Comments and Introductions

⌘ 2:05-2:20:

Mari Kay-Nabozny – Northwest Wisconsin Workforce Investment
Board (NWWIB) Update

⌘ 2:20-2:35:

Andy Donahue –UW-Superior Small Business Development
Center (SBDC) Update

⌘ 2:35-2:50:

Lance Ausing – Wisconsin Economic Development Corporation
(WEDC) Update

⌘ 2:50-2:55:

Ken Pearson – NWRPC Loan program update

⌘ 2:55-3:00:

Closing comments



Mari Kay-Nabozny

Chief Executive Officer

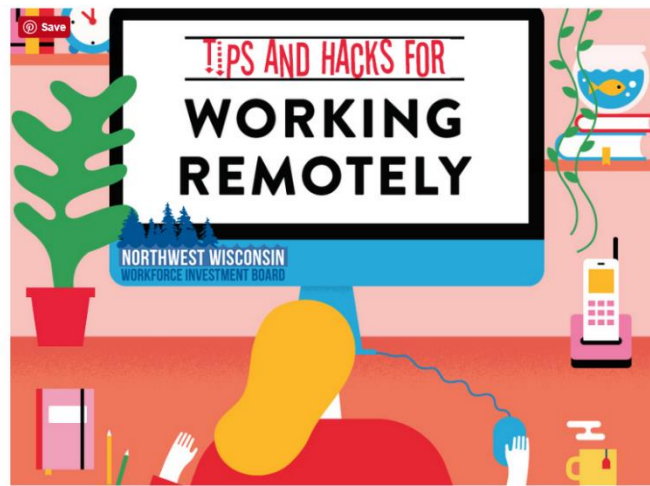
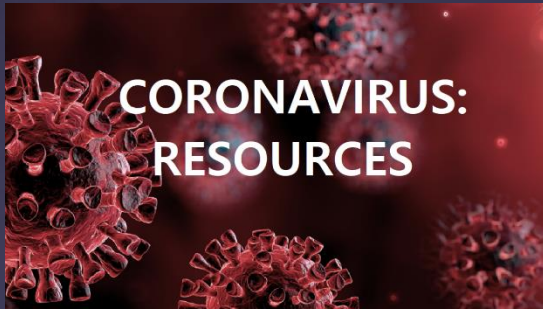
mari@nwwib.com

www.nwwib.com



NORTHWEST WISCONSIN WORKFORCE INVESTMENT BOARD

A proud partner of the American  Job Center® network



After you have applied online, you will need to file a claim certification and answer a series of questions. You must continue to file a weekly claim certification for each week you work. You can find more information at <https://dwd.wisconsin.gov/uiben/handbook/english/contentspart3.htm>

DWD has a helpful claimant handbook that can be found at <https://dwd.wisconsin.gov/uiben/handbook>. It contains information and instructions about your eligibility for benefits and how to protect your rights to those benefits under the Unemployment Insurance law.



ZOOM

Zoom has been around for years, but with everyone now working from home it has truly become a must-have tool. It is easy to use and works for both in-person and virtual classrooms. Having virtual meetings is the Zoom basics!

EMPLOYER RESOURCES AND INFORMATION

WEDC's RISING TO CHALLENGES NAVIGATING THROUGH COVID-19 IN WISCONSIN

We have gathered a number of state and national resources to assist employers and industry leaders in navigating the current pandemic. We are trying to keep this list as up-to-date as possible with information as we receive it.

Employers can find information on Unemployment Insurance at:

- Payment Options (<https://dwd.wisconsin.gov/uiax/payments/>)
- UI Employer Online Services (<https://dwd.wisconsin.gov/uiax/>)

DWD has a helpful Wisconsin Unemployment Insurance Handbook for Employers, which can be found at: <https://dwd.wisconsin.gov/ui201/>

ONLINE RESOURCES

Wisconsin Economic Development Corporation (WEDC) announced 3/18/2020 that they are making funds available to impacted SMALL businesses (less than 20 employees) to cover rent and to meet payroll expenses, including paid leave (including sick, family and other leave related to COVID-19).

Downtown District & Businesses: Corona Virus Response: Ideas and Resources, Wisconsin Main Street (PDF Document or Word Document)

Resources for Small Businesses Affected by COVID-19, from City of Madison DPCEC Economic Development.



NWWIB.COM



Job Centers are closed to the public beginning March 25th. Dedicated state staff and phone numbers are in place across each workforce region to answer questions on Unemployment Insurance.

Other workforce partners have in place or are working to put in place a comprehensive continuity of services plan.

Between March 17 and March 23 there were more than 95,000 claims made compared with 4,700 for the same time period a year before. A roughly 1,921.28% increase.



Podcasts and Webinars

Immigration Law in Uncertain Times:
Carrie M. Ziegler Thomas of Michael
Best & Friedrich LLP

Remote Work Strategies and Tips

We CHOSE to be HERE. A look at an
urban family's choice to relocate to
northern Wisconsin.



Andy Donahue

Director

adonahue@uwsuper.edu

<https://wisconsinsbdc.org/centers/superior/>



SBDC

Wisconsin Small Business
Development Center

CELEBRATING **40** YEARS!

SBA Economic Injury Disaster Loan Assistance

- ⌘ The U.S. Small Business Administration (SBA)'s Economic Injury Disaster Loans (or working capital loans) are available to small businesses, small agricultural cooperatives, small aquaculture businesses and most private nonprofit organizations.
- ⌘ These working capital loans may be used to pay fixed debts, payroll, accounts payable and other bills that could have been paid had the disaster not occurred.

- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- 2-3 week turnaround time, funds available five days after closing.

Kiva US Small Business Loans

0% Interest, No Fees

In response to the COVID-19 pandemic, Kiva US is offering small business applicants:

- Expanded loan sizes, now up to \$15,000
- Grace periods between 1-6 months



\$1,000 - \$3,000

Private Fundraising
5-15 lenders



\$3,500 - \$6,000

Private Fundraising
10-20 lenders



\$6,500 - \$10,000

Private Fundraising
15-25 lenders



\$15,000

Private Fundraising
30-40 lenders

Kiva US Small Business Loans

In response to the COVID-19 pandemic, Kiva US is offering small business applicants expanded loan sizes, now up to \$15,000 and grace periods from 1-6 months.

Please find an announcement about Kiva US product changes [here](#). An FAQ regarding the product changes can be found [here](#).

To apply kiva.org/borrow

For help kivaushub.org/application

Families First Coronavirus Response Act (HR-6201)

⌘ Download the Overview Employee Paid Leave Requirements and Tax Credit Provisions, as passed by House 03/16/2020.

Federal guidance and resources to help your business respond to COVID-19. The agencies will be updating their pages regularly as regulations and processes change:

- SBA Guidance and Resources
- CDC Interim Guidance
- Department of Labor Resources
- IRS and Tax Relief

Additional lending options coming through SBA soon.

WEDC Resources – Up next

What can you do next?

- ⌘ Triaging COVID-19 emails in the order we receive them:
- ⌘ Email: sbdc@uwsuper.edu or direct them to <https://wisconsinsbdc.org/centers/superior/>
- ⌘ Can reach out via phone: (715) 394-8352
- ⌘ Visions Northwest Group can email me directly: adonahue@uwsuper.edu



Lance Ausing

Regional Director, WEDC

lance.ausing@wedc.org

www.wedc.org



WEDC Resources

WEDC COVID-19 Response Page:

<https://wedc.org/programs-and-resources/covid-19-response/>

Essential Business Declarations and Definitions

<https://wedc.org/essentialbusiness/>

WEDC SB 20/20 Program

Small Business 20/20 Program

The Small Business 20/20 Program provides grant funds to approved community development financial institutions (CDFIs). Approved CDFIs will award grants of up to \$20,000 to their existing loan clients to assist with cash-flow challenges resulting from COVID-19.

Businesses that are not currently CDFI clients are not eligible to access these funds, but WEDC will work to expand access to funding through other programs as more resources become available. [If you have more questions, view this FAQ page on SB20/20.](#)

<https://wedc.org/blog/wedc-sb20-20-frequently-asked-questions/>



Ken Pearson

Loan Fund Manager

kpearson@nwrpc.com

www.nwrpc.com

NWRPC

A stylized white line graph on a dark blue background. The line starts at the bottom left, rises to a peak, dips slightly, and then rises again, ending in a large, bold arrow pointing upwards and to the right.

The RLF Program: Moving Northwest Wisconsin *Forward*



Revolving Loan Fund Programs

Serving Northwest Wisconsin Businesses

NWBDC, NWREDF, WBIC, NWRPC-SBA MicroLoan Existing Clients

Deferral and Loan Modification Requests

- Email Ken at kpearson@nwrpc.com
- State the reason for your deferral
- The deferral will be processed ASAP and decisions made quickly
- In August all modification arrangements will be reviewed
- Can still make payments during the deferral period
- Interest will accrue

If other programs become available at NWRPC:

- NWRPC will notify the press and all clients under a modification arrangement

